

# EXHIBIT A

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
MidFirst Bank

In Re:  
Michael D. Adams  
  
Debtor.



Order Filed on June 15, 2022  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 20-21676 SLM

Adv. No.:

Hearing Date: 5/25/2022 @ 10:00 a.m.

Judge: Stacey L. Meisel

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

DATED: June 15, 2022

*Stacey L. Meisel*  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtors: Michael D. Adams

Case No: 20-21676 SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a certification of default as to real property located at 167 N. Prospect Avenue, Bergenfield, NJ 07621, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Brad J. Sadek, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 31, 2022, Debtor is due for the March 2022 through May 2022 post-petition payment for a total default of \$25,218.76 ( 3 @ \$3,775.42, 4 AO @ \$1,657.35, 1 AO lump sum @ \$7,487.68, less suspense \$224.58 ); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$25,218.76 to be received no later than June 30, 2022; and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will resume to make the cure payments in the agreed order dated January 18, 2022 for the months of June 2022 and July 2022; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2022, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 for attorneys' fees in an amount to be included in a post-petition fee notice, which is to be paid through Debtor's Chapter 13 plan and the certification is hereby resolved.